

<b>Information to identify the case:</b>			
Debtor 1	<b>Walter A. Walstrom</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Sandra M. Walstrom</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>15-70318-JAD</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Walter A. Walstrom

Sandra M. Walstrom

2/11/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Walter A. Walstrom  
Sandra M. Walstrom  
Debtors

Case No. 15-70318-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Feb 11, 2021

User: dpas  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Walter A. Walstrom, Sandra M. Walstrom, 78 Sixth Street, Houtzdale, PA 16651-8130
sp	+ Jennifer Matassa, 104 College Park Plaza, Johnstown, PA 15904-2831
cr	+ PHH Mortgage Corporation, Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
cr	+ WILMINGTON SAVINGS FUND SOCIETY, FSB, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14100262	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
14087321	CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
14040855	+ Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940
14040858	+ EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
14040863	+ Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
14040865	+ PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
14308681	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14040870	+ Timberland Fed Cr Un, 821 Beaver Dr, Du Bois, PA 15801-2511
14040871	+ Trident Asst, 53 Perimeter Cente Suite 440, Atlanta, GA 30346-2230
14040872	U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
15327466	Wells Fargo Bank N.A as trustee, c/o PHH Mortgage Corporation, Bankruptcy department, PO box 24605, West Palm Beach, FL 33416-4605
14093211	+ Wells Fargo Bank, N.A., as Trustee, c/o Ocwen Loan Servicing, LLC, 1661 Worthington Rd., St# 100, West Palm Beach, FL 33409-6493
14888004	+ Wilmington Savings Fund Society, FSB, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2021 03:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2021 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2021 03:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14080210	EDI: AIS.COM	Feb 12 2021 04:23:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14040853	+ EDI: CITICORP.COM	Feb 12 2021 04:23:00	Citifinancial, 300 Saint Paul Pl, Baltimore, MD

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14040854	+ EDI: CONVERGENT.COM	Feb 12 2021 04:23:00	21202 Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927
14040857	+ EDI: CBSAMERIMARK	Feb 12 2021 04:23:00	Dr Leonards/Carol Wrig, 1515 S 21st St, Clinton, IA 52732-6676
14040859	+ EDI: BLUESTEM	Feb 12 2021 04:23:00	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395-1250
14040860	+ EDI: MID8.COM	Feb 12 2021 04:23:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14040861	+ Email/Text: mmrgbk@miramedrg.com	Feb 12 2021 03:11:00	Miramedrg, 991 Oak Creek Dr, Lombard, IL 60148-6408
14040862	+ Email/Text: Bankruptcies@nragroup.com	Feb 12 2021 03:12:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14040864	+ EDI: AGFINANCE.COM	Feb 12 2021 04:23:00	OneMain Financial, 5523 E. Pleasant Valley Blvd. S4, Tyrone, PA 16686-8570
14104203	EDI: PRA.COM	Feb 12 2021 04:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14040868	+ Email/Text: nod.referrals@fedphe.com	Feb 12 2021 03:10:00	Phelan Hallinan & Schmieg, LLP, 1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814
14040869	+ EDI: CBS7AVE	Feb 12 2021 04:23:00	Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
14123227	EDI: ECMC.COM	Feb 12 2021 04:23:00	U S Department of Education, P O Box 16448, St. Paul, MN 55116-0448
14040874	+ EDI: VERIZONCOMB.COM	Feb 12 2021 04:23:00	Verizon Wireless, 1 Verizon Pl, Alpharetta, GA 30004-8510
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE
cr		Wells Fargo Bank, N.A., As Trustee For Option One
cr		Wells Fargo Bank, NA, As Trustee For Option One Mo
cr		Wells Fargo Bank, National Association, As Trustee
cr		Wilmington Savings Fund Society, FSB, DBA Christia
cr	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14040856	##+	Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5121
14040866	##+	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
14040867	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
14040873	##+	U.S. Department of Education, P.O. Box 530229, Atlanta, GA 30353-0229

TOTAL: 5 Undeliverable, 1 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Wells Fargo Bank NA, As Trustee For Option One Mortgage Loan Trust 2005-2, Asset-Backed Certificates Series 2005-2 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE et al. pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank N.A., As Trustee For Option One Mortgage et al. pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor Wells Fargo Bank NA, As Trustee For Option One Mortgage Loan Trust 2005-2, Asset-Backed Certificates Series 2005-2 jschalk@barley.com, sromig@barley.com
Kenneth P. Seitz	on behalf of Joint Debtor Sandra M. Walstrom thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Walter A. Walstrom thedebterasers@aol.com
Lisa Cancanon	on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A., As Trustee For Option One Mortgage et al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Wells Fargo Bank National Association, As Trustee et al pawb@fedphe.com
Thomas Song	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE et al. pawb@fedphe.com
Thomas Song	on behalf of Creditor Wells Fargo Bank N.A., As Trustee For Option One Mortgage et al. pawb@fedphe.com

TOTAL: 14